

Information to identify the case:		
Debtor 1	<b>Frank Thomas Anthony</b>	Social Security number or ITIN <b>xxx-xx-8509</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2		Social Security number or ITIN -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>15-10848-TPA</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank Thomas Anthony

12/16/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Frank Thomas Anthony  
Debtor(s)

Case No. 15-10848-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Dec 16, 2020

User: dpas  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2020:

Recip ID	Recipient Name and Address
db	+ Frank Thomas Anthony, 20 Race Street, Sugar Grove, PA 16350-1624
14091950	+ Aes / Brazos / Us Bank, Po Box 61047, Harrisburg, PA 17106-1047
14154947	Berkheimer Assoc-Agt Warren Cty SD/Sugar Grove Bor, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072
14103243	+ Berkheimer Tax Administrator, PO Box 955, 50 North 7th Street, Bangor, PA 18013-1731
14091952	+ Community Bank Na, Attn: Bankruptcy, Po Box 509, Canton, NY 13617-0509
14110978	+ Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
14091953	+ Diversified Adjustment, 600 Coon Rapids Boulevard, Coon Rapids, MN 55433-5549
14125911	+ Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14115675	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14091955	+ PHEAA / HCB, Aes / Ddb, Po Box 8183, Harrisburg, PA 17105-8183
14103245	+ PHH Mortgage Service, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14091958	+ Udren Law Offices PC, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 17 2020 05:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 17 2020 03:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14138000	EDI: AIS.COM	Dec 17 2020 05:58:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14091951	+ Email/Text: ACCOUNTRECOVERY@CENTRA.ORG	Dec 17 2020 03:22:00	Centra Credit Union, Po Box 789, Columbus, IN 47202-0789
14335282	EDI: ECMC.COM	Dec 17 2020 05:58:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14103244	+ Email/Text: Bankruptcy@natfuel.com	Dec 17 2020 03:21:00	National Fuel, 1100 State Street, Erie, PA 16501-1912
14091954	EDI: AGFINANCE.COM	Dec 17 2020 05:58:00	Onemain Financial, 601 N.W. Second Street, Evansville, IN 47708-1013
14097131	Email/Text: Bankruptcy.Notices@pnc.com	Dec 17 2020 03:20:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14139662	Email/Text: Bankruptcy.Notices@pnc.com	Dec 17 2020 03:20:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14091956	Email/Text: Bankruptcy.Notices@pnc.com	Dec 17 2020 03:20:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14133209	EDI: PRA.COM	Dec 17 2020 05:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-1

User: dpas

Page 2 of 3

Date Rcvd: Dec 16, 2020

Form ID: 3180W

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14096612	EDI: PENNDEPTREV	Dec 17 2020 05:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14096612	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 17 2020 03:21:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14091957	+ EDI: CITICORP.COM	Dec 17 2020 05:58:00	Sears / Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14091959	+ EDI: VERIZONCOMB.COM	Dec 17 2020 05:58:00	Verizon, 500 Technology Drive, Suite 30, Weldon Spring, MO 63304-2225

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Frank Thomas Anthony dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-1

User: dpas

Page 3 of 3

Date Rcvd: Dec 16, 2020

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TOTAL: 6